

IN THE UNITED STATES PATENT &
TRADEMARK OFFICE

#5
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Inspect
R.C.

In re Application of: Singh et al

USSN: 09/941,822
FILED: August 29, 2001

TITLE: Method Using Telecommunications Device to Make Payments Via an Automatic
Electronic Funds Transfer Network

PUBLISHED AS: 2003/0046904

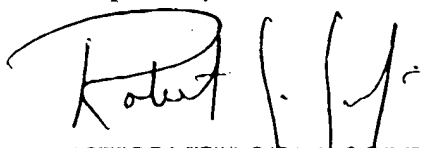
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Honorable Assistant Commissioner for Patents
Washington, D.C. 20231

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Respectfully Submitted,


ATTORNEY OF RECORD
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June 3, 2003